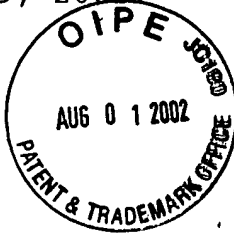


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Raymond A. Joao
Raymond A. Joao

36268
6/10
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Aug 6, 02

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : A. KALINOWSKI
GROUP : 3626

Assistant Commissioner for Patents
Washington, D.C. 20231

RECEIVED
AUG 06 2002
GROUP 3600

AMENDMENT AND RESPONSE TO OFFICE ACTION

Sir:

08/05/2002 00000066 09391335

01 FC 486.00 OP
02 FC 210.00 OP

This is an Amendment and Response to Office Action
in response to the Office Action, dated April 29, 2002,
wherein the Examiner objected to the disclosure for formal